



# MAINE DISTRICT OFFICE

## ANNUAL REPORT FY 2012

FY 2012 was another banner year for the U.S. Small Business Administration's Maine District Office with 358 loans totaling more than \$73 million dollars supported through the 7(a) Loan Guaranty Program, the Certified Development Company/504 Loan Program, and SBA Micro lenders. In addition, over 8,581 clients were trained and counseled by SBA and our resource partners – SCORE, *Counselors to America's Small Business*, the Maine Small Business Development Centers, and the Women's Business Centers in Maine.

### Contracts Awarded to Maine Companies

#### Small Business

6,014 - \$1.38 Billion

#### HUBZone

235 - \$28.24 Million

#### 8(a) Firms

239 - \$50.93 Million

#### Veteran owned businesses

942 - \$30.38 Million

#### Service Disabled Veteran owned businesses

518 - \$21.7 Million

#### Women owned businesses

420 - \$15.3 Million

#### Small Disadvantaged Businesses

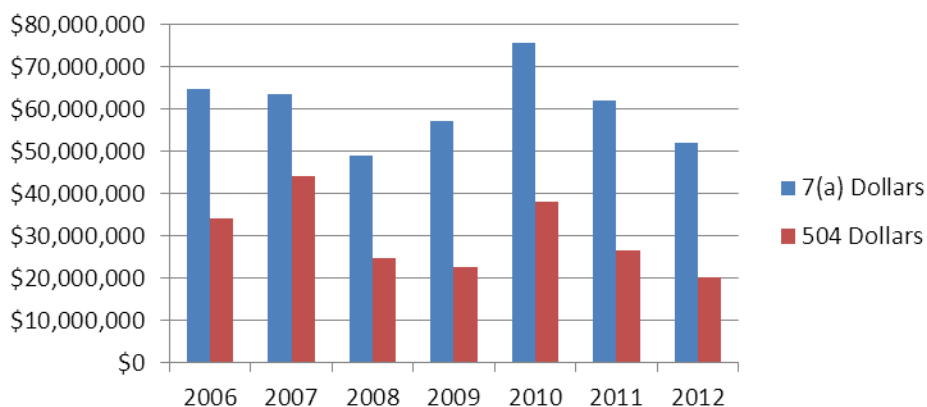
528 - \$61.6 Million

### Contract Dollars Spent in Maine

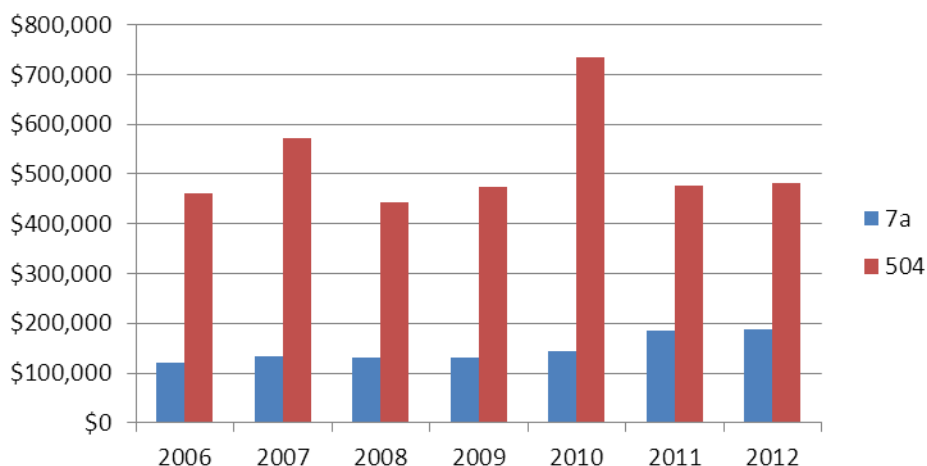
3,791 -

\$103.62 Million

### SBA Loan Dollars FY 2006 through FY 2012



### Average Loan Size by Program



### Small Business Clients Counseled and Trained By:

Small Business Development Centers	3,405
SCORE Chapters	3,912
Women's Business Centers	1,264
<b>Total Clients Served</b>	<b>8,581</b>

## FY 2012 ACHIEVEMENTS

### NEW (PLP) PREFERRED LENDERS

Bar Harbor  
Bank & Trust

Katahdin  
Trust  
Company

### NEW EXPRESS LENDERS

Penobscot  
Federal Credit  
Union

The First

### New CDC

Pine Tree  
State Certified  
Development  
Company

### Community Advantage Lenders:

Coastal  
Enterprises,  
Inc.

Eastern Maine  
Development  
Corp.

Northern  
Maine  
Development  
Corp.



NAME OF LENDER	504	3rd Party 504
		Loan Dollars
Kennebunk Savings Bank	6	\$1,923,124
Norway Savings Bank (Express)	5	\$1,509,446
Gorham Savings Bank	4	\$1,008,706
Machias Savings Bank (PLP Express)	3	\$1,824,211
The First	3	\$870,982
The Bank of Maine (PLP)	2	\$3,281,290
Sanford Institution for Savings	2	\$652,500
People's United Bank (PLP Express)	2	\$590,000
Centrix Bank	2	\$583,062
Biddeford Savings Bank (Express)	2	\$478,029
Northeast Bank (PLP Express)	1	\$2,050,000
Mercantile Capital Corporation	1	\$1,465,000
KeyBank, NA (PLP Express)	1	\$664,261
Saco & Biddeford Savings Inst. (Express)	1	\$532,500
Mechanics Savings Bank	1	\$530,395
Camden National Bank (Express)	1	\$470,800
Katahdin Trust Company (PLP Express)	1	\$450,000
Norstate Federal Credit Union (Express)	1	\$448,875
Bank of America	1	\$374,500
Bangor Savings Bank (PLP Express)	1	\$360,000
Auburn Savings Bank	1	\$183,350
<b>TOTALS</b>	<b>42</b>	<b>\$20,251,031</b>

CDC	Loans	504 Dollars
Granite State Eco. Dev. Corp.	40	\$15,535,000
Coastal Enterprises, Inc.	2	\$458,000
Eastern Maine Dev. Corp.	0	\$0
<b>Total</b>	<b>42</b>	<b>\$15,993,000</b>

Loan Type	Loans	Dollar
SBA Express	184	\$13,611,900
PLP	46	\$17,215,300
504	42	\$15,993,000
Community Advantage	13	\$2,080,500
Patriot Express	13	\$1,530,900
Non-PLP 7(a) & CLP	12	\$12,730,500
RLA & SLA	5	\$443,500
EWCP & Export Express	4	\$2,350,000
DFP	2	\$2,100,000
<b>Grand Total</b>	<b>321</b>	<b>\$68,055,600</b>

NAME OF LENDER	Loans	Total Dollars
Coastal Enterprises, Inc	16	\$392,164
Androscoggin Valley Council of Government	7	\$164,882
Community Concepts, Inc	7	\$142,000
Northern Maine Development Commission	7	\$95,663
<b>MicroLoans for FY2012</b>	<b>37</b>	<b>\$794,708</b>

Top SBA 7(a) Lenders	Loans	7(a) Dollars
Bangor Savings Bank (PLP Express)	42	\$4,352,100
Katahdin Trust Company (PLP Express)	36	\$2,906,400
TD Bank, NA (PLP Express)	23	\$6,662,500
The Bank of Maine (PLP)	21	\$2,266,700
People's United Bank (PLP Express)	20	\$6,343,100
KeyBank, NA (PLP Express)	19	\$897,600
Saco & Biddeford Savings Inst. (Express)	17	\$1,213,000
Eastern Maine Development Corp. (CLA)	12	\$1,883,500
Franklin Savings Bank (Express)	12	\$579,200
Norstate Federal Credit Union (Express)	10	\$793,500
Bath Savings Institution (Express)	8	\$521,100
Androscoggin Savings Bank	7	\$6,262,000
Camden National Bank (Express)	7	\$621,600
Bar Harbor Bank & Trust (Express)	6	\$776,500
Northway Bank	4	\$3,655,000
Machias Savings Bank (PLP Express)	4	\$987,000
Norway Savings Bank (Express)	4	\$586,900
University Credit Union	4	\$130,000
Federal Savings Bank	3	\$440,000
Newtek Small Business Finance Inc.	2	\$4,467,400
The First	2	\$2,100,000
Compass Bank	2	\$549,000
Biddeford Savings Bank (Express)	2	\$140,000
Mechanics Savings Bank	2	\$80,000
Live Oak Banking Company	1	\$900,000
Home Loan Invest Bank F.S.B.	1	\$810,000
Centrix Bank	1	\$300,000
NBT Bank, NA	1	\$205,000
Coastal Enterprises, Inc. (CLA)	1	\$197,000
Northeast Bank (PLP Express)	1	\$150,000
Penobscot Federal Credit Union (Express)	1	\$91,200
Optima Bank & Trust Company	1	\$75,000
Sanford Institution for Savings	1	\$67,500
Seaboard Federal Credit Union	1	\$52,800
<b>TOTALS</b>	<b>279</b>	<b>\$52,062,600</b>

### *Thank you for your support and hard work.*

During FY2012 the US Small Business Administration supported more than \$30.25 billion in loans to small businesses with the 504 Loan Program setting an all-time record in dollars loaned. With new 7(a) Programs such as CapLines and Small Loan Advantage we anticipate serving even more small businesses in FY2013!

- Bangor Savings Bank is Maine's top 7(a) Lender for FY 2012 with 42 loans
- Saco-Biddeford Savings Institution as the Top Small Community 7(a) Lender at 17!
- Katahdin Trust Company had the largest volume increase from FY 2011 to FY 2012 with 17 more 7(a) loans!
- EMDC did 12 Community Advantage Loans in only 9 months!